

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ronald Brett Mullen
 Judith Ann Mullen
 Debtors

Case No. 15-15927-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

| | |
|----------|---|
| db/jdb | #+Ronald Brett Mullen, Judith Ann Mullen, 637 Picket Way, West Chester, PA 19382-5909 |
| 13641025 | +Deutsche Bank National Trust, as Trustee, America's Servicing Co. Attn: Bankruptcy, MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203 |
| 13619258 | +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 13873211 | +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 13613866 | +Westtown Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|----------|---|
| smg | E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:28:54 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:28:01 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 08 2019 03:28:49 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 13582851 | +EDI: PHINAMERI.COM Jun 08 2019 07:08:00 Americredit Financial Services, Inc. dba, GM Financial, PO Box 183853, Arlington, TX 76096-3853 |
| 13622672 | +E-mail/Text: bncmail@w-legal.com Jun 08 2019 03:28:39 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13582855 | EDI: CAPITALONE.COM Jun 08 2019 07:08:00 Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083 |
| 13670166 | EDI: RESURGENT.COM Jun 08 2019 07:08:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 13612090 | +E-mail/Text: bankruptcysst@alorica.com Jun 08 2019 03:27:28 Systems & Services Technologies, Inc, 4315 Pickett Road, St. Joseph, MO 64503-1600 |
| | TOTAL: 8 |

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2019 at the address(es) listed below:

| | | |
|-----------------------|-----------------------|--|
| ANDREW SPIVACK | on behalf of Creditor | Deutsche Bank National Trust Company, As Trustee et. al. paeb@fedphe.com |
| JAMES RANDOLPH WOOD | on behalf of Creditor | Westtown Township jwood@portnoffonline.com, jwood@ecf.inforuptcy.com |
| JOSEPH ANGELO DESSOYE | on behalf of Creditor | Deutsche Bank National Trust Company, As Trustee et. al. paeb@fedphe.com |
| KERI P EBECK | on behalf of Creditor | Specialized Loan Servicing, LLC As Servicer For Deutsche Bank National Trust Company, As Trustee For Morgan Stanley Capital, Inc. Trust 2006-He-2 Mortgage Pass-Through Certificates, Series 2006-He2 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com |

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MATTHEW L. CONLEY on behalf of Joint Debtor Judith Ann Mullen mconley@conleylawpractice.com
MATTHEW L. CONLEY on behalf of Debtor Ronald Brett Mullen mconley@conleylawpractice.com
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley Capital I Inc. Trust 2006-HE2, Mortgage Pass- Through Certificates, Series
2006-HE2 bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Specialized Loan Servicing LLC
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, As Trustee et.
al. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 12

| Information to identify the case: | | |
|--|----------------------------------|---|
| Debtor 1 | Ronald Brett Mullen | Social Security number or ITIN xxx-xx-1481 |
| | First Name Middle Name Last Name | EIN -- |
| Debtor 2 | Judith Ann Mullen | Social Security number or ITIN xxx-xx-4359 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN -- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | |
| Case number: 15-15927-amc | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Brett Mullen
aka Brett Mullen, aka Ronald B Mullen

Judith Ann Mullen
aka Judy Mullen

6/6/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.